

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA M KEYSER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:13-70218 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/22/2013 and confirmed on 5/6/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		38,291.92
Less Refunds to Debtor	443.11	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>37,848.81</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,210.00	
Trustee Fee	1,488.61	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,698.61</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC CORP	0.00	30,706.53	0.00	30,706.53
	Acct: 9520				
	PENNYMAC CORP	985.06	985.06	0.00	985.06
	Acct: 9520				
	SOMERSET COUNTY TAX CLAIM BUR	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX1-12				
					<b>31,691.59</b>

Priority					
	KENNETH P SEITZ ESQ	3,210.00	3,210.00	0.00	0.00
	Acct:				
	LISA M KEYSER	0.00	0.00	0.00	0.00
	Acct:				
	LISA M KEYSER	443.11	443.11	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: XXX5574				
	AMERICAN CREDIT & COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: XXXX5671				
	AMERICAN CREDIT BUREAU INC	0.00	0.00	0.00	0.00
	Acct: XXX4161				
	ASSET ACCEPTANCE LLC ASSIGNEE WF	0.00	0.00	0.00	0.00
	Acct: 8780				
	CAMBRIA SOMERSET RADIOLOGY	0.00	0.00	0.00	0.00
	Acct: XXX9198				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX8839				
	CAPITAL TAX COLLECTION BUREAU	0.00	0.00	0.00	0.00
	Acct: XXXXXXXX: 11				
	CBCS++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX9277				
	COMMONWEALTH FINANCIAL SYSTEMS,	0.00	0.00	0.00	0.00
	Acct: XXX50N1				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: XXX9024				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: XXX3724				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX4588				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX2599				
	US DEPARTMENT OF EDUCATION	4,144.66	670.72	0.00	670.72
	Acct: 8564				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: XXX0002				
	QUANTUM3 GROUP LLC - AGENT FOR F	0.00	0.00	0.00	0.00
	Acct: 4312				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 1241				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: XXX3726				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: XXX2304				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 4434				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: XXX7914				
	COMMONWEALTH FINANCIAL SYSTEMS,	0.00	0.00	0.00	0.00
	Acct: XXX3550				
	PA COLLECTION SVCS++	0.00	0.00	0.00	0.00
	Acct: 8564				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX4465				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: XXX2597				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX6239				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX2851				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX9758				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX6236				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX9388				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX7063				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX9098				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX6237				
	RUI CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX4571				
	SALLIE MAE INC**	0.00	0.00	0.00	0.00
	Acct: XXX4659				
	SALLIE MAE TRUST	3,707.47	599.97	0.00	599.97
	Acct: XX64-9				
	THE BUREAUS INC++	0.00	0.00	0.00	0.00
	Acct: XXX1929				
	EDWIN A ABRAHAMSEN ASSOC PC++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXDMMM				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX6236				
	WINDBER MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: XXX9098				
	REMIT CORP++	0.00	0.00	0.00	0.00
	Acct: XXX6237				
	WELTMAN WEINBERG & REIS CO LPA (F	0.00	0.00	0.00	0.00
	Acct: XXX2009				
	WINDBER MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: XXX274H				
	WINDBER MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: XXX168H				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 5944				
	QUANTUM3 GROUP LLC AGNT - MOMA F	787.80	127.49	0.00	127.49
	Acct: 8188				
	LVNV FUNDING LLC, ASSIGNEE	373.43	60.43	0.00	60.43
	Acct: 3726				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 2304				
	PENELEC/FIRST ENERGY**	2,132.87	0.00	0.00	0.00
	Acct: XXX9405				
					1,458.61

TOTAL PAID TO CREDITORS

33,150.20

TOTAL

CLAIMED 0.00

PRIORITY 985.06

SECURED 11,146.23

Date: 06/22/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA M KEYSER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-70218 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lisa M Keyser  
DebtorCase No. 13-70218-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur  
Form ID: pdf900Page 1 of 2  
Total Noticed: 49

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db  
cr  
+Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130  
+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
13595020 +AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419  
13595028 +CBCS, P.O. Box 163006, Columbus, OH 43216-3006  
13595025 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640  
13595027 +Capital Tax Collection Bureau, P.O. Box 60547, Harrisburg, PA 17106-0547  
13595029 +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
13595030 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
13595031 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street,  
Johnstown, PA 15905-4305  
13604118 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13595035 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
13595038 +HSBC/Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642  
13595041 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
13595043 +NCC, 245 Main Street, Dickson City, PA 18519-1641  
13621207 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602  
13597916 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
13595044 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
13595045 +Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893  
13691945 +Pennsylvania Electric Co., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688  
13595046 +PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387  
13595052 +Somerset County Tax Claim Bureau, 300 N. Center Avenue, Suite 370,  
Somerset, PA 15501-1470  
13595053 +The Bureaus, 1721 Central St, Evanston, IL 60201-1507  
13595054 +The Law Office of Edwin A. Abrahamsen, & Associates, P.C., 120 N. Keyser Avenue,  
Scranton, PA 18504-9701  
13595059 +Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13595021 +E-mail/Text: seinhorn@ars-llc.biz Jun 27 2018 02:28:34 American Credit & Collections, LLC,  
P.O. Box 264, Taylor, PA 18517-0264  
13595022 +E-mail/Text: bankruptcy@acbhq.com Jun 27 2018 02:27:12 American Credit Bureau,  
2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
13671660 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jun 27 2018 02:27:45 Asset Acceptance LLC,  
P.O. Box 2036, Warren, MI 48090-2036  
13595023 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jun 27 2018 02:27:45 Asset Acceptance Llc,  
Po Box 1630, Warren, MI 48090-1630  
13595024 +E-mail/Text: ACF-EBN@acf-inc.com Jun 27 2018 02:27:00 Atlantic Credit and Finance, Inc.,  
2727 Franklin Road SW, Roanoke, VA 24014-1011  
13595026 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 27 2018 02:24:14 Cap One,  
Po Box 85520, Richmond, VA 23285  
13595033 +E-mail/Text: abovay@creditmanagementcompany.com Jun 27 2018 02:28:13 Credit Management Co,  
2121 Noblestown Road, Pittsburg, PA 15205-3956  
13595032 +E-mail/Text: abovay@creditmanagementcompany.com Jun 27 2018 02:28:13 Credit Management Co,  
2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
13595036 +E-mail/Text: data\_processing@fin-rec.com Jun 27 2018 02:27:14  
Financial Recovery Services, Inc, P.O. Box 385908, Minneapolis, MN 55438-5908  
13595037 E-mail/PDF: gecsed@recoverycorp.com Jun 27 2018 02:24:09 GE Money Bank, PO Box 960061,  
Orlando, FL 32896-0061  
13595040 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2018 02:23:20 LVNV Funding, LLC,  
P.O. Box 10497, Greenville, SC 29603-0497  
13675521 E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2018 02:23:19  
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13674678 E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2018 02:23:19  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13674675 E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2018 02:23:51  
LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13595039 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 27 2018 02:23:52 Lvnv Funding Llc,  
Po Box 740281, Houston, TX 77274-0281  
13595042 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 27 2018 02:27:48 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
13595047 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 27 2018 02:24:15  
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541  
13656758 E-mail/Text: bnc-quantum@quantum3group.com Jun 27 2018 02:27:29  
Quantum3 Group LLC as agent for, Fortis Capital IV LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13639657 E-mail/Text: bnc-quantum@quantum3group.com Jun 27 2018 02:27:29  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-7

User: jfur  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Jun 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13595048 +E-mail/Text: bankruptcy@remitcorp.com Jun 27 2018 02:27:51 Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703  
13595050 +E-mail/PDF: pa\_dc\_claims@navient.com Jun 27 2018 02:23:17 Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500  
13601962 +E-mail/PDF: pa\_dc\_claims@navient.com Jun 27 2018 02:24:21 Sallie Mae Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13595057 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2018 02:27:19 WFNNB-Fashion Bug, P.O. Box 659728, San Antonio, TX 78265-9728  
13595058 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 27 2018 02:27:19 WFNNB/Lane Bryant, 4590 E Broad Street, Columbus, OH 43213-1301  
13595056 +E-mail/Text: BKRMailOps@weltman.com Jun 27 2018 02:27:59 Weltman, Weinberg & Reis Co., L.P.A., c/o James C. Warmbrodt, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PennyMac Corp.  
13678668\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13595051\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13595055\* +The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703  
13595034 ##+Edwin A. Abrahamsen & Associates, P.C., c/o Michael F. Ratchford, Esquire, 120 N. Keyser Avenue, Scranton, PA 18504-9701  
13595049 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809

TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7